

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Brian K. Grumbling and) Case No. 18-70245-JAD
Patricia Grumbling,)
Debtors) Chapter 13
)

Related to Docs. #64, 77 and 103

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change dated December 9, 2024

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated December 23, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 1,572.00 to \$ 2,625.00, effective January 2025; and/or the Plan term shall remain at 84 months per Order of Court Confirming Plan on Final Basis dated February 5, 2021.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Change dated December 9, 2024, is resolved per this Order. In addition, except with respect to the increased payment and implementation of the mortgage payment change, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc 77 is incorporated herein.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 18th day of December, 2024.

Dated: 12/18/2024



Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
12/18/24 8:59 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Brian K. Grumbling
Patricia Grumbling
Debtors

Case No. 18-70245-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 18, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian K. Grumbling, Patricia Grumbling, 300 11th Street, Windber, PA 15963-1559
cr	+ Apex Bank f/k/a Bank of Camden, 9721 Sherrill Blvd. Ste. 200, Knoxville, TN 37932-3762
14804375	+ Apex Bank f/k/a Bank of Camden, 435 Montbrook Lane, Knoxville, TN 37919-2704
14804377	Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581
14804378	Bob Burnworth, Windber, PA 15963
14820199	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
14804379	+ Cambria Thrift Consumer Discount Co., 112 Market Street, Johnstown, PA 15901-1609
14861631	+ Chan Soon-Shiong Medical Ctr @ Windber, 600 Somerset Ave., Windber, PA 15963-1331
14804389	+ Eastern Revenue, P.O. Box 185, Southeastern, PA 19399-0185
14804390	+ Encore Payment Systems, 3801 Arapaho Road, Addison, TX 75001-4314
14804391	+ Enhanced Recovery Co., LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14804393	+ First Data, 1 Western Maryland Parkway, Hagerstown, MD 21740-5146
14804394	+ First Data, 5565 Glenridge Connector Ne, Ste 2000, Atlanta, GA 30342-4799
14804398	#+ Holiday Financial Serv, 1451 Scalp Ave Ste 1, Johnstown, PA 15904-3334
14804400	+ James R. Moore, D.D.S, J. Craig Moore, D.M.D., P.C., 111 Industrial Park Road, Johnstown, PA 15904-1940
14804401	+ Lowry Radiology Associates, Inc., 1113 Lowry Avenue, Suite 2, Jeannette, PA 15644-3072
14804404	++ REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007 address filed with court:, Remit Corporation, P.O. Box 7, Bloomsburg, PA 17815
14804406	+ Windber Area Authority, 1700 Stockholm Avenue, Windber, PA 15963-2061
14804407	+ Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: legal@apexbank.com	Dec 19 2024 00:07:00	APEX BANK, ATTN: Kristy Jones, 9721 Sherrill Blvd. Ste. 200, Knoxville, TN 37932-3762
14804374	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 19 2024 00:17:31	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
14804376	+ Email/Text: bnc-applied@quantum3group.com	Dec 19 2024 00:06:00	Applied Bank, P.O. Box 17120, Wilmington, DE 19886-7120
15486876	Email/Text: rm-bknotices@bridgecrest.com	Dec 19 2024 00:07:00	Bridgecrest Acceptance Corporation, P.O. Box 842695, Los Angeles, CA 90084-2695
14804380	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2024 00:18:39	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14804381	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2024 01:11:22	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083

District/off: 0315-7

User: auto

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14804382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 19 2024 00:30:07	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14804383	+ Email/Text: documentfiling@lciinc.com	Dec 19 2024 00:06:00	Comcast, P.O. Box 3002, Southeastern, PA 19398-3002
14804384	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 19 2024 00:06:00	Comenity Bank/kingsi, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
14804385	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 19 2024 00:06:00	Comenity Bank/womnwt, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14804386	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2024 00:06:00	Commonwealth of Pennsylvania, Department of Revenue, Strawberry Square, Fourth & Walnut Streets, Harrisburg, PA 17128-0001
14804387	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 19 2024 00:06:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14804388	+ Email/Text: bankruptcy@sccompanies.com	Dec 19 2024 00:07:00	Dr. Leonard's Shop Now Pay Plan, P.O. Box 2852, Monroe, WI 53566-8052
14804395	Email/Text: BNSFN@capitalsvcs.com	Dec 19 2024 00:06:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117
14804396	Email/Text: BNSFS@capitalsvcs.com	Dec 19 2024 00:06:00	First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117
14866202	+ Email/Text: BankruptcyEast@firstenergycorp.com	Dec 19 2024 00:06:00	FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1 Suite 1-511, Holmdel, NJ 07733-1976
14804397	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 19 2024 00:07:00	Gettington Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14804399	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 19 2024 00:06:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14804392	Email/Text: bnc-bluestem@quantum3group.com	Dec 19 2024 00:07:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395
14862845	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 19 2024 01:11:10	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14804402	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 19 2024 00:45:12	Merrick Bank, P.O. Box 5721, Hicksville, NY 11802
14833862	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 19 2024 00:17:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14804865	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 19 2024 00:18:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14804403	+ Email/Text: BankruptcyEast@firstenergycorp.com	Dec 19 2024 00:06:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14805576	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2024 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14859119	Email/Text: bnc-quantum@quantum3group.com	Dec 19 2024 00:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14804405	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 19 2024 00:06:00	Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054-4522
14818614	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 19 2024 00:06:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14857904	Email/PDF: ebn_ais@aisinfo.com	Dec 19 2024 00:17:54	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

District/off: 0315-7

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PA Dept of Revenue
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14861008	*+	Cambria Thrift Consumer Discount Company, 112 Market Street, Johnstown, PA 15901-1609
14818616	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:

Name	Email Address
CSU - OUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Joseph Jasper Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Kenneth P. Seitz	on behalf of Debtor Brian K. Grumbling thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Patricia Grumbling thedebterasers@aol.com
Kristen Wetzel Ladd	on behalf of Creditor Apex Bank f/k/a Bank of Camden kladd@utbf.com mselby@utbf.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwp.com

TOTAL: 8